Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, e		Nam	Name of Joint Debtor (Spouse) (Last, First, Middle)										
Lan	delius	s, Pau	ıl A			Landelius, Tina, M							
All Other Names used by the D and trade names):	ebtor in the	last 8 years	(include mar	ried, maider	All (mai	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-8245						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-4181							
Street Address of Debtor (No. 8	Street Address of Debtor (No. & Street, City, and State):					et Address of Joir	nt Debtor (No.	& Street, City	, and State):				
426 Persimmon L	26 Persimmon Ln					6 Persimi	mon Ln		_				
Bartlett IL			6	0103] Ba	artlett IL				60103			
County of Residence or of the R	Principal Pla	ace of Busine	ess:		Cou	nty of Residence	or of the Princ	cipal Place of	Business:				
COOK								COOK					
Mailing Address of Debtor (if different from street address)						ing Address of Jo	int Debtor (if o	different from s	street address	.):			
Location of Principal Assets of	Business De	ebtor (if diffe	rent from stre	eet address	above):								
Type of Debtor (Form of Org (Check one box)	ganization)	N	lature of Bu		Cha	apter of Bankrup	otcy Code Un	der Which th	e Petition is	Filed (Check one box)			
Individual (includes Joir See Exhibit D on page 2 of	,		Care Busine			Chapter 7		•		r Recognition			
☐ Corporation (includes L		define	Asset Real d in 11 U.S.0			Chapter 9 Chapter 11		of a Fore	eign Main Pro	ceeding			
☐ Partnership	•	Railro				Chapter 12		•	15 Petition fo	r Recognition			
Other (If debtor is not o	ne of the		odity Broker			Chapter 13	Nature			Froceeding			
above entities, check th	nis box	I	ng Bank					f Debts (Check	,				
and state type of entity	below.)		ax-Exempt heck box, if app		_	Debts are primari debts, defined in § 101(8) as "incur	11 U.S.C. rred by an	☐ Deb deb	its are primari ts.	ly business			
		organi United	r is a tax-exe zation under States Code	Title 26 of th	ne l	individual primaril personal, family, o purpose."	•						
	!: F (0)		ue Code).				Cha	pter 11 Debt	ors				
Filing Fee attached	ling Fee (Ch	ieck one box)				k one box Debtor is a small	l business del	otor as defined	Lin 11 U.S.C.	§ 101(51D)			
- I ming i do diladonda						Debtor is not a si				, ,			
☐ Filing Fee to be paid in insta signed application for the co unable to pay fee except in	ourt's consid	leration certi	fying that the	debtor is			•		•	ding debts owed to			
☐ Filing Fee wavier requested	l (applicable	to chapter 7	' individuals	only). Must	Che	eck all applicable	boxes:						
attach signed application for				• /		A plan is being fi Acceptances of t of creditors, in ac	he plan were	solicited prepare		ne of more classes			
Statistical/Administrative Inf	ormation								This space	is for court use only			
Debtor estimates that funds Debtor estimates that, after funds available for distributi	any exemp	t property is	excluded an			ses paid, there w	ill be no			,			
Estimated Number of Creditors			П	П	п	П	П						
1- 50- 1	00-	200-	1,000-	5,001-	10,001	25,001	50,001	Over					
Estimated Assets		999	5,000	10,000	25,000	50,000	100,000	100,000					
	100,001 to 500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion					
\$0 to \$50,001 to \$1	100,001 to	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50			\$500,000,001 to \$1billion	More than \$1 billion					
₁ ψου,ουυ ψιου,ουυ φε	550,500	.υ ψ ι		.0 400		.5 4000	.5 4 (DIIIIO))	,					

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 40 **Voluntary Petition** Name of Debtor(s) Landelius, Paul A This page must be completed and filed in every case) Tina M Landelius All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Nathan J Reusch Nathan J Reusch Dated: 08/07/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be



Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

possession was entered, and

period after the filing of the petition.

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Landelius, Paul A Tina M Landelius

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Paul A Landelius

Paul A Landelius

Dated: 07/21/2009

/s/ Tina M Landelius

Tina M Landelius

Dated: 07/21/2009

Signature of Attorney

/s/ Nathan J Reusch

Signature of Attorney for Debtor(s)

Nathan J Reusch

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/07/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 07/21/2009

/s/ Paul A Landelius
Paul A Landelius



Sign & Date Here

Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

does not apply in this district.

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

/s/ Tina M Landelius Sign & Date 07/21/2009 Dated: Here Tina M Landelius

PFG Record # 425166 B 1D (Official Form 1, Exh.D)(12/08)

Document Page 6 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOL	NTS SCHEDULED			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$257,000	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$191,273	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$226,890	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$53,600	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$5,620		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$4,545		
TOTALS	\$ 448,273 TOTAL ASSETS	\$ 280,490 TOTAL LIABILITIES					

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 7 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Paul A Landelius and Tina M Landelius, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 5,620.42
Average Expenses (from Schedule J, Line 18)	\$ 4,545.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 8,278.75

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,328.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 53,600.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 54,928.00

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
426 Persimmon Lane Bartlett, IL 60103 (Debtor's Residence)	Fee Simple	J	\$ 257,000	\$ 198,717

Total Market Value of Real Property

\$257,000.00 (Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 PFG Record # 425166

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		TCF Bank checking account #xxxxx3739	J	\$	52
		TCF Bank savings account	J	\$	100
		Parkview savings account #xxxxx7499	w	\$	150
		National City Bank checking account	J	\$	100
		Wells Fargo Bank checking account #xxxxx5062	Н	\$	125
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	J	\$	200
06. Wearing Apparel		Doords, Compact Discs, Tapes/Necolus, Falling Fictures	J	Ψ	
		Necessary wearing apparel.	J	\$	100
PEG Record # 425166	 	 	rm 6E	 3) (12/07)	Page 1 of 4

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCI	HED	OULE B - PERSONAL PROPERTY			
Type of Property		Property Description and Location of Property E			nt Value of s Interest in ty, Without cting Any ed Claim or
07. Furs and jewelry.					
		Earrings, watch, costume jewelry	J	\$	2,000
		Wedding ring set	J	\$	1,000
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					_
		Term Life Insurance - No Cash Surrender Value.	W	\$	0
		Whole Life Insurance policy through New York Life, beneficiaries are dependent spouse and minor children	Н	\$	25,875
		Met Life Whole Life Insurance - beneficiary is dependent spouse	W	\$	6,142
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars					
		Pension w/ Employer/Former Employer - 100% Exempt.	н	\$	61,632
		Pension w/ Employer/Former Employer - 100% Exempt.	W	\$	58,279
13. Stocks and interests in incorporated and unincorporated businesses.					
		ESOP stock 100 shares, \$31.43 per share	Н	\$	3,143
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	Х				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY			
Type of Property		Description and Location of Property	L M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		HMF - 2005 Hyundai Santa Fe (over 53,000 miles)	J	\$	10,525
		CAF - 2005 Chevrolet Impala (over 50,000 miles) Son drives and pays for vehicle and all maintenance	Н	\$	11,250
		Harris - 2005 Hyundai Sonata (over 30,000 miles)	н	\$	8,100
		1999 Chevrolet Lumina (over 140,000 miles)	J	\$	500
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
PFG Record # 425166		B6B (Official Fo	orm 6E	 3) (12/07)	Page 3 of 4

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or				
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$191,273		

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY	SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption		
00. Real Property 426 Persimmon Lane Bartlett, IL 60103 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$ 257,000		
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
TCF Bank checking account #xxxxx3739	735 ILCS 5/12-1001(b)	\$ 52	\$ 52		
TCF Bank savings account	735 ILCS 5/12-1001(b)	\$ 100	\$ 100		
Parkview savings account #xxxxx7499	735 ILCS 5/12-1001(b)	\$ 150	\$ 150		
National City Bank checking account	735 ILCS 5/12-1001(b)	\$ 100	\$ 100		
Wells Fargo Bank checking account #xxxxx5062	735 ILCS 5/12-1001(b)	\$ 125	\$ 125		
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 500	\$ 2,000		
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	705 N 00 5140 40044)				
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200		
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100		
07. Furs and jewelry.					

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT						
Debtor claims the exemptions to which debtor is entitled und (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	der:	Check if debtor claims a homestead exemption that exceeds \$136,875				

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
Wedding ring set	735 ILCS 5/12-1001(a),(e)	\$ 1,000	\$ 1,000
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
Whole Life Insurance policy through New York Life, beneficiaries are dependent spouse and minor children	735 ILCS 5/12-1001(f)	\$ 27,014	\$ 25,875
Met Life Whole Life Insurance - beneficiary is dependent spouse	735 ILCS 5/12-1001(f)	\$ 6,142	\$ 6,142
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 61,632	\$ 61,632
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 58,279	\$ 58,279
13. Stocks and interests in incorporated and unincorporated businesses.			
ESOP stock 100 shares, \$31.43 per share	735 ILCS 5/12-1001(b)	\$ 3,143	\$ 3,143
25. Autos, Truck, Trailers and other vehicles and accessories.	705 00 5/40 4004/)	0.400	
HMF - 2005 Hyundai Santa Fe (over 53,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 10,525
Harris - 2005 Hyundai Sonata (over 30,000 miles)	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 8,100
1999 Chevrolet Lumina (over 140,000 miles)	735 ILCS 5/12-1001(b)	\$ 500	\$ 500

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 15 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

PFG Record #

425166

Paul A Landelius and Tina M Landelius, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of * Date Claim was Incured Codebtor Claim Unsecured * Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If *Value of Property Subject to Lien **Including Zip and Account Number** Deducting Any *Description of Property (See Instructions Above) Value of Dates: 2008 **CarMax Auto Finance** н 12,489 \$ 1,239 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 11,250 2040 Thalbro St Intention: None X Richmond VA 23230 *Description: CAF - 2005 Chevrolet Impala (over 50,000 miles) Son drives Acct No.: 7186480 and pays for vehicle and all maintenance Dates: 2007 **Harris Bank** 8,189 \$89 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$8,100 Po Box 94034 Intention: None Palatine IL 60094 *Description: Harris - 2005 Hyundai Sonata (over 30,000 miles) 9901536324 Acct No.: Dates: 2005 3 Hyundai Motor Finance Co. 7,495 \$ 0 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$ 10,525 10550 Talbert Ave Intention: None Fountain Valley CA 92708 *Description: HMF - 2005 Hyundai Santa Fe 20051202597576 (over 53,000 miles) Acct No.: Dates: 2004 **Wells Fargo Bank** 44,837 \$0 Nature of Lien: Mortgage - Second Attn: Bankruptcy Dept. Market Value: \$ 250,000 Po Box 31557 Intention: None Billings MT 59107 *Description: 426 Persimmon Lane Bartlett, IL 60103 (Debtor's Acct No.: 8245 Residence)

B6D (Official Form 6D) (12/07) Page 1 of 2

Document Page 16 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C H W H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5 Wells Fargo Home Mortgage Attn: Bankruptcy Dept. 8480 Stagecoach Cir Frederick MD 21701 Acct No.: 7080023066178		J	Dates: 2003 Nature of Lien: Mortgage Market Value: \$ 257,000 Intention: None *Description: 426 Persimmon Lane Bartlett, IL 60103 (Debtor's Residence)				\$ 153,880	\$ 0

Total

\$ 226,890

\$ 1,328

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document Page 17 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

PFG Record # 425166 B6E (Official Form 6E) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

							
Creditor's Name, Mailing Address Includi Zip Code and Account Number (See Instructions Above)	g Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1 Bank of America Attn: Bankruptcy Dept. Pob 17054 Wilmington DE 19884 Acct #: 8245		Н	Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 22,800
2 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: 8245		J	Dates: 1999-2009 Reason: Credit Card or Credit Use				\$ 8,200

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

GC Services Bankruptcy Department 6330 Gulfton Houston TX 77081

Document Page 19 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius / Debtors

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Carsons/HSBC Attn: Bankruptcy Dept. Po Box 15521 Wilmington DE 19805 Acct #: 4181		w	Dates: 1978-2007 Reason: Credit Card or Credit Use				\$ 600
4	Chase Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: 4181		W	Dates: 1980-2009 Reason: Credit Card or Credit Use				\$ 22,000

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 53,600.00

Record # 425166 B6F (Official Form 6F) (12/07) Page 2 of 2

Document Page 20 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

Page 1 of 1

[x] None

PFG Record # 425166 B6G (Official Form 6G) (12/07)

Document Page 21 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	Michael Landelius 426 Persimmon Lane Barlett, IL 60103	CarMax Auto Finance Attn: Bankruptcy Dept. 2040 Thalbro St Richmond VA 23230
		Account No. 7186480

PFG Record # 425166 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE					
Status: Married	Son age 18 years old Son age 16	years old				
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT				
Occupation:	Warehouse	Clerical				
Name of Employer:	Expeditors of WA, Inc.	Expeditors of WA, Inc				
Years Employed	approx. 29 years	approx. 24 years				
Employer Address:	849 Thomas Drive	849 Thomas Drive				
City, State, Zip	Bensenville, IL 60166	Bensenville, IL 60166				

INCOME:	DEBTOR	SPOUSE		
INCOME: (Estimate of average or projected monthly income at time case filed.)				
Monthly Gross Wages, Salary, and commissions (Prorate if not paid monthly.)	\$ 5,324.67	\$ 3,075.80		
Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 5,324.67	\$ 3,075.80		
4. LESS PAYROLL DEDUCTIONS				
a. Payroll Taxes and Social Security	\$ 1,221.07	\$ 608.88		
b. Insurance	\$ 109.14	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 36.38	\$ 94.10		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 704.06	\$ 6.44		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 1,381.88	\$ 709.41		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 3,254.03	\$ 2,366.39		
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00		
Income from real property	\$ 0.00	\$ 0.00		
Interest and dividends	\$ 0.00	\$ 0.00		
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00		
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00		
12. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 3,254.03	\$ 2,366.39		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 5,62	20.42		
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 425166 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

\$300.00

the Stastical of Summary of Certain Liabilities and Related Data.

Bankruptcy Docket #:

\$477.00

\$ 4,545.00

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S) Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". 1. Rent or home mortgage payment (include lot rented for mobile home) \$1,886.00 a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [x] Yes [] No 2. Utilities: a. Electricity and Heating Fuel \$ 275.00 b. Water, Sewer, Garbage \$ 72.00 c. Cellphone, Internet \$ 150.00 d. Other **Home Phone and Cable Television** \$ 140.00 3. Home Maintenance (repairs and upkeep) \$ 50.00 4. Food \$ 500.00 5. Clothing \$ 50.00 6. Laundry and Dry Cleaning \$ 45.00 \$80.00 7. Medical and Dental Expenses \$ 350.00 8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train 9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc. \$ 100.00 10. Charitable Contributions \$ -11. Insurance (not deducted from wages or included in home mortgage payments) \$ a. Homeowner's or Renter's \$80.00 b. Life \$c. Health d. Auto \$ 250.00 e. Other \$-12. Taxes (not deducted from wages or included in home mortgage payments) \$ -Federal or State Tax Repayments, Real Estate Taxes 13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) \$a. Auto b. Reaffirmation Payments \$ c. Other \$-14. Alimony, maintenance and support paid to others \$-15. Payments for support of additional dependents not living at your home \$-16. Regular expenses from operation of business, profession, or farm (attach detailed statement) Pet 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Postage/Banking Babysitting Care: Eyecare, Meds GLS Repay:

19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: **None**

\$137.00

\$ -

\$ -

\$40.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on

20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly income from Line 15 of Schedule I	\$ 5,620.42
	b. Average monthly expenses from Line 18 above	\$ 4,545.00
	c. Monthly net income (a. minus b.)	\$ 1,075.42
	d. Total amount to be paid into plan monthly	\$ 1,075.00

Record #: 425166 B6J (Official Form 6J) (12/07) Page 1 of 1

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 24 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated:	07/21/2009	/s/ Paul A Landelius	
		Paul A Landelius	
Dated:	07/21/2009	/s/ Tina M Landelius	X Date & Sign
		Tina M Landelius	9

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 25 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2009: \$33,627 2008: \$81,065 2007: \$71,727	Employment	
Spouse		
AMOUNT	SOURCE	

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 26 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
2009: \$19,866 2008: \$40,668 2007: \$41,424	Employment		
02. INCOME OTHER THAN FF	ROM EMPLOYMENT OR OPERATION (OF BUSINESS:	
the two years immediately pred spouse separately. (Married de	ceived by the debtor other than from empeding the commencement of this case. Obtors filing under chapter 12 or chapter separated and a joint petition is not filed	Give particulars. If a joint petition is filed 13 must state income for each spouse v	, state income for each
AMOUNT	SOURCE		
2009: \$ 0 2008: \$32,000 2007: \$ 0	Withdrawal From Retirement Fund		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITO	RS:		
Complete a. or b. as appropriate	te, and c.		
services, and other debts to an value of all property that constitutat were made to a creditor or an approved nonprofit budgetir	BTOR(S) WITH PRIMARILY CONSUME y creditor made within 90 days immedia: tutes or is affected by such transfer is no account of a domestic support obligation ag and creditor counseling agency. (Mar auses whether or not a joint petition is file	tely proceeding the commencement of to that less than \$600.00. Indicate with an as nor as part of an alternative repayment ried debtors filing under chapter 12 or c	his case if the aggregate sterisk (*) any payments t schedule under a plan by chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Hyundai Motor Finance Co. 10550 Talbert Ave Fountain Valley, CA 92708	Monthly	\$400.00 per month	\$7,495.00

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 27 of 40

Document Page 27 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

STATEMENT OF FINANCIAL AFFAIRS

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Wells Fargo Home Mortgage 8480 Stagecoach Cir Frederick, MD 21701	Monthly	\$1,586.00 per month	\$153,880.00
Harris Bank Po Box 94034 Palatine, IL 60094	Monthly	\$297.00 per month	\$8,189.00
Wells Fargo Bank Po Box 31557 Billings, MT 59107	Monthly	\$300.00 per month	\$44,837.00



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor	Dates	Amount Paid or Value of	Amount
& Relationship to Debtor	of Payments	Transfers	Still Owing

Document Page 28 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

STATEMENT OF FINANCIAL AFFAIRS			
04. SUITS AND ADMINIS	TRATIVE PROCEEDINGS, EXECUTIONS, GAR	RNISHMENTS AND ATTACHME	NTS:
	trative proceedings to which the debtor is or was	. , , , ,	,, ,
whether or not a joint petiti	ion is filed, unless the spouses are separated an	d a joint petition is not filed.)	
CAPTION OF	NATURE	COURT	STATUS
SUIT AND	OF	OF AGENCY	OF
CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
process within (1) one yea	NTS GARNISHED: Describe all property that ha ir preceding the commencement of this case. (Moperty of either or both spouses whether or not a	larried debtors filing under chapte	er 12 or chapter 13 must inc
Name and Address of Perso	on Date	Description	
for Whose Benefit Property		and Value	
was Seized	Seizure	of Property	
05. REPOSSESSION, FOI	RECLOSURES AND RETURNS:		
	een repossessed by a creditor, sold at a foreclos in one year immediately preceding the commenc	<u> </u>	
chapter 13 must include in	formation concerning property of either or both s		-
•	formation concerning property of either or both s d a joint petition is not filed.)		_
	- · · · ·		_
spouses are separated and	d a joint petition is not filed.)	pouses whether or not a joint pet	_
spouses are separated and	d a joint petition is not filed.) Date of Repossession, Foreclosure	pouses whether or not a joint pet Description and	
spouses are separated and Name and Address of	d a joint petition is not filed.) Date of Repossession, Foreclosure Sale, Transfer or Return	pouses whether or not a joint pet Description and	
spouses are separated and Name and Address of Creditor or Seller 06. ASSIGNMENTS AND a. Describe any assignment case. (Married debtors filing	d a joint petition is not filed.) Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property ithin 120 days immediately precently assignment by either or both:	ition is filed, unless the
spouses are separated and Name and Address of Creditor or Seller 06. ASSIGNMENTS AND a. Describe any assignment case. (Married debtors filin petition is filed, unless the	Date of Repossession, Foreclosure Sale, Transfer or Return RECEIVERSHIPS: Int of property for the benefit of creditors made wing under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not Date	Description and Value of Property ithin 120 days immediately preceiny assignment by either or both stilled.) Terms of	ition is filed, unless the
Name and Address of Creditor or Seller 06. ASSIGNMENTS AND a. Describe any assignment case. (Married debtors filing petition is filed, unless the	Date of Repossession, Foreclosure Sale, Transfer or Return RECEIVERSHIPS: Int of property for the benefit of creditors made wing under chapter 12 or chapter 13 must include a spouses are separated and a joint petition is not	Description and Value of Property ithin 120 days immediately preceiny assignment by either or both stilled.)	ition is filed, unless the

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 29 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

Х

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian

Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization Relationship to Debtor, If Any Date of Gift Description and Value of Gift

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee

Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400

Chicago,IL 60603

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

2009

Payment/Value: \$3,500.00 \$400 paid prior to filing, balance paid through the plan Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Mair Document Page 30 of 40

Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

STATEMENT OF FINANCIAL AFFAIRS

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor

2009

Amount of Money or description and Value of Property

\$50.00

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

. Date Describe Property Transferred and Value Received

NONE



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device Date(s) of Transfer(s) Amount and Date of Sale or Closing

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and
Date of Sale or
Closing

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 31 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINA	INCIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the cor	r box or depository in which the debtor has o mmencement of this case. (Married debtors spouses whether or not a joint petition is filed	filing under chapter 12 or chapter	13 must include boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer of Surrender, if Any
13. SETOFFS:			
of this case. (Married debtors	editor, including a bank, against a debt or de filing under chapter 12 or chapter 13 must in ess the spouses are separated and a joint pe	clude information concerning eith	-
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
	LD FOR ANOTHER PERSON: other person that the debtor holds or controls Description and Value of Property	Location of Property	
Michael Landelius 426 Persimmon Lane Bartlett, IL 60103	2005 Chevrolet Impala \$11,250.00	426 Persimmon Ln Bartlett, IL 60103	
15. PRIOR ADDRESS OF DE	BTOR(S):		
If debtor has moved within three	ee (3) years immediately preceding the comnd vacated prior to the commencement of thi	-	
	Name	Dates of	
•			
Address	Used	Occupancy	

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Mair Document Page 32 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

STATEMENT	OF FINANCIAL	_ AFFAIRS
•		·-

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

PFG Record # 425166 B7 (Official Form 7) (12/07) Page 8 of 13

Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

17c. List all judicial or administrative debtor is or was a party. Indicate the number.		-	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
18 NATURE, LOCATION AND NAME a. If the debtor is an individual, list the			
ending dates of all businesses in which partnership, sole proprietor, or was so	elf-employed in a trade, professi	on, or other activity either full- or part-	time within six (6) years
within six (6) years immediately preceding the commence within six (6) years immediately preceding the debtor is a partnership, list the ending dates of all businesses in whice (6) years immediately preceding the debtor is a partnership.	eding the commencement of this names, addresses, taxpayer ide ch the debtor was a partner or o	case.	inesses, and beginning and
within six (6) years immediately preceded. If the debtor is a partnership, list the ending dates of all businesses in which	eding the commencement of this names, addresses, taxpayer idea on the debtor was a partner or o commencement of this case. The debtor was a partner or o the debtor was a partner or o	ntification numbers, nature of the busing when the percent or more of the voting intification numbers, nature of the busing	or equity securities, within six inesses, and beginning and
within six (6) years immediately preceded. If the debtor is a partnership, list the ending dates of all businesses in whice (6) years immediately preceding the ending dates of all businesses in whice ending dates of all businesses in whice	eding the commencement of this names, addresses, taxpayer idea on the debtor was a partner or o commencement of this case. Inames, addresses, taxpayer idea on the debtor was a partner or o	ntification numbers, nature of the busing when the percent or more of the voting intification numbers, nature of the busing	inesses, and beginning and or equity securities, within six inesses, and beginning and
within six (6) years immediately preceded. If the debtor is a partnership, list the ending dates of all businesses in whice (6) years immediately preceding the ending dates of all businesses in whice (6) years immediately preceding the ending dates of all businesses in whice (6) years immediately preceding the Name & Last Four Digits of Sec. No./Complete EIN or	eding the commencement of this names, addresses, taxpayer ide to the debtor was a partner or o commencement of this case. names, addresses, taxpayer ide to the debtor was a partner or o commencement of this case. Address	ntification numbers, nature of the busiwned 5 percent or more of the voting intification numbers, nature of the busiwned 5 percent or more of the voting intification numbers. Nature of Business	inesses, and beginning and or equity securities, within six inesses, and beginning and or equity securities within six Beginning and Ending Dates

PFG Record # 425166 B7 (Official Form 7) (12/07) Page 9 of 13

Document Page 34 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years immed executive, or owner of more than	diately preceding the commencement 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is a tof this case, any of the following: an officer, director, managing urities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
•	eding the commencement of this cas	ement only if the debtor is or has been in business, as defined at se. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	INANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	, , ,	liately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
account and records, or prepared	d a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the boo Dates Services
Name	Address	Rendered
	ho at the time of the commencement of account and records are not available.	t of this case were in possession of the books of account and recable, explain.
Name	Address	
	creditors and other parties, including 2) years immediately preceding the c	mercantile and trade agencies, to whom a financial statement wommencement of this case.

Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIR	NANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	wo inventories taken of your property, the na sis of each inventory.	me of the person who supervised th	e taking of each inventory, an
Date	Inventory	Dollar Amount of Inventory	
of	Over an in an	(specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addr	ress of the person having possession of the r	records of each of the inventories re	ported in a., above.
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
Name and Address	Nature of Interest	Percentage of Interest	
and Address 21b. If the debtor is a corp		poration; and each stockholder who corporation. Nature and Percentage of	directly or indirectly owns,
and Address 21b. If the debtor is a corpcontrols, or holds 5% or m Name and Address	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the cornor. Title	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership	directly or indirectly owns,
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the control of the voting of the voting or equity securities of the control of the voting of t	Interest poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS:	
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the cornor. Title	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS:	
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the control of the voting of the voting or equity securities of the control of the voting of t	Interest poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS:	
and Address 21b. If the debtor is a corpontrols, or holds 5% or mand Address 22. FORMER PARTNER If the debtor is a partnersholds and Address 22b. If the debtor is a corponent is a corponent in the debtor in the debtor is a corponent in the debtor in the d	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the control of the voting of the voting or equity securities of the voting of	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS: ship interest of each member of the Date of Withdrawal	partnership.
and Address 21b. If the debtor is a corpontrols, or holds 5% or mand Address 22. FORMER PARTNER If the debtor is a partnersholds and Address 22b. If the debtor is a corponent is a corponent in the debtor in the debtor is a corponent in the debtor in the d	of Interest poration, list all officers & directors of the cornore of the voting or equity securities of the continuous or equity securities of the voting or equity securities of the continuous or equity securities of the voting of the voting of the voting of the voting or equity securities of the voting of t	poration; and each stockholder who corporation. Nature and Percentage of Stock Ownership OLDERS: ship interest of each member of the Date of Withdrawal	partnership.

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	AITOIAE AI I AIITO	
22b. If the debtor is a corporati	on, list all officers, or directors whose rel	ationship with the corporation terminated withir	n one (1) year
immediately preceding the com	nmencement of this case.		
Name	<u>.</u>	Date of	
and Address	Title	Termination	
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including ner perquisite during one year immediately pre-	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
· ·	st the name and federal taxpayer identifi	cation number of the parent corporation of any thin six (6) years immediately preceding the co	•
If the debtor is a corporation, lie for tax purposes of which the d	st the name and federal taxpayer identifi		•
If the debtor is a corporation, lie for tax purposes of which the d case.	st the name and federal taxpayer identifi ebtor has been a member at any time w		•
If the debtor is a corporation, lie for tax purposes of which the d case. Name of	st the name and federal taxpayer identifi ebtor has been a member at any time w Taxpayer		•
If the debtor is a corporation, listor tax purposes of which the dicase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN) I, list the name and federal taxpayer iden		the debtor, as ar
If the debtor is a corporation, listor tax purposes of which the dicase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN) I, list the name and federal taxpayer iden	thin six (6) years immediately preceding the co	the debtor, as ar

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 37 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

CTATEMENT	OF FINANCIA	
SIAIFMENI		I AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 07/21/2009 /s/ Paul A Landelius
Paul A Landelius

X Date & Sign

Dated: 07/21/2009 /s/ Tina M Landelius
Tina M Landelius

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 38 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius and Tina M Landelius, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

re	ndered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankit	ipicy case is	as follows:
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:		
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$3,500
	Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$400
	The Filing Fee has been paid.	nce Due	-\$3,100
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:		
	Debtor(s) Other: (specify)		

- The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**
- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 08/07/2009 /s/ Nathan J Reusch

Attorney Name: Nathan J Reusch
LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 6291914

Case 09-29207 Doc 1 Filed 08/10/09 Entered 08/10/09 13:32:11 Desc Main Document Page 39 of 40

Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Paul A Landelius, and Tina M Landelius, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/21/2009 /s/ Paul A Landelius X Date & Sign

Paul A Landelius

Dated: 07/21/2009 /s/ Tina M Landelius

Tina M Landelius

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

In re Docum

Paul A Landelius and Tina M Landelius, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

- 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors
- Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Paul A Landelius Sign & Date Dated: 07/21/2009 Here Paul A Landelius /s/ Tina M Landelius 07/21/2009 Sign & Date Dated: Tina M Landelius Here /s/ Nathan J Reusch 08/07/2009 Dated: Attorney: Nathan J Reusch Bar No: 6291914

PFG Record # 425166